

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
James L. Craft § Case No. 15-02492  
§  
Debtor §

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Cindy M. Johnson, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:00 AM on 03/04/2016 in Courtroom ,

Second Floor  
Joliet City Hall Building  
150 West Jefferson Street  
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/04/2016

By: /s/ Cindy M. Johnson

Chapter 7 Trustee

*Cindy M. Johnson  
140 S. Dearborn St.  
Suite 1510  
Chicago, IL 60603*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 20,698.55  
and approved disbursements of \$ 251.73  
leaving a balance on hand of<sup>1</sup> \$ 20,446.82

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Cindy M. Johnson	\$ 2,819.86	\$ 0.00	\$ 2,819.86

Total to be paid for chapter 7 administrative expenses \$ 2,819.86

Remaining Balance \$ 17,626.96

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court,  
priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 48,353.61 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 36.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Pyod, Llc Its Successors And Assigns As Assignee	\$ 26,246.55	\$ 0.00	\$ 9,567.99
2	Discover Bank	\$ 7,755.66	\$ 0.00	\$ 2,827.27
3	American Infosource Lp As Agent For	\$ 1,535.99	\$ 0.00	\$ 559.93
4	Capital One Bank (Usa), N.A.	\$ 12,815.41	\$ 0.00	\$ 4,671.77

Total to be paid to timely general unsecured creditors \$ 17,626.96

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Cindy M. Johnson

Chapter 7 Trustee

*Cindy M. Johnson  
140 S. Dearborn St.  
Suite 1510  
Chicago, IL 60603*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 James L. Craft  
 Debtor

Case No. 15-02492-BWB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: arodarte  
 Form ID: pdf006

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Feb 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2016.

db  
 22855916 +James L. Craft, 710 N Raynor Avenue, Joliet, IL 60435-6036  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P. O. Box 982235, El Paso, TX 79998-2235)  
 22855918 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485  
 (address filed with court: Cach LLC, 370 17th Street, Suite 5000, Denver, CO 80202)  
 22855919 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 24104402 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 22855920 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 22855921 Citibank/AT&T Universal, P.O. Box 6500, Sioux Falls, SD 57117-6500  
 22855922 +Codilis & Associates, P.C., 15W030 N Frontage Rd # 100, Burr Ridge, IL 60527-6921  
 22855924 +Freedman Anselmo Lindberg LLC, 1771 W Diehl Road # 150, P.O. Box 3228,  
 Naperville, IL 60566-3228  
 22855925 +Ocwen Loan Servicing, 3451 Hammond Avenue, Waterloo, IA 50702-5345  
 22855928 +Worlds Foremost Bank, 4800 NW 1st Street # 300, Lincoln, NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24007113 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 05 2016 00:47:46  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 22855917 +E-mail/Text: mmeyers@blittandgaines.com Feb 05 2016 00:44:57 Blitt & Gaines, P.C.,  
 661 Glenn Ave, Wheeling, IL 60090-6017  
 23835967 E-mail/Text: mrdiscen@discover.com Feb 05 2016 00:42:37 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 22855923 E-mail/Text: mrdiscen@discover.com Feb 05 2016 00:42:37 Discover Card Services,  
 P.O. Box 15192, Wilmington, DE 19850  
 22855926 +E-mail/Text: EBN\_Notifications@OWB.com Feb 05 2016 00:43:33 Onewest Bank,  
 6900 Beatrice Dr, Kalamazoo, MI 49009-9559  
 23835916 +E-mail/PDF: resurgentbknofications@resurgent.com Feb 05 2016 00:47:59  
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22855927 ##+Verizon Wireless, P.O. Box 3397, Bloomington, IL 61702-3397

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2016 at the address(es) listed below:

Cindy M. Johnson cmjtrustee@jnllegal.net, cjohnson@ecf.epiqsystems.com  
 John A Reed on behalf of Debtor 1 James L. Craft barbf@thebankruptcylaw.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3